

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
AnnMarie Preston-Raj
Debtor

Case No. 16-15698-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db +AnnMarie Preston-Raj, 69 W. Sharpnack Street, Philadelphia, Pa 19119-2722

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Debtor AnnMarie Preston-Raj mccullougheisenberg@gmail.com,
G25217@notify.cincompass.com
CHRISOVALANTE FLIAKOS on behalf of Creditor CITIMORTGAGE, INC. paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor CITIMORTGAGE, INC. paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
ROBERT PATRICK WENDT on behalf of Creditor CITIMORTGAGE, INC. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

AnnMarie Preston-Raj

Debtor

CHAPTER 13

MIDFIRST BANK

Movant

vs.

NO. 16-15698 ELF

AnnMarie Preston-Raj

Debtor

William C. Miller Esq.

Trustee

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,573.17**, which breaks down as follows;

Post-Petition Payments:	February 2018 at \$1,550.87/month
Late Charges:	February 2018 at \$45.12/month
Suspense Balance:	\$22.82
Total Post-Petition Arrears	\$1,573.17

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on March 1, 2018 and continuing through August 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,550.87** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$262.20** from March 2018 through July 2018 and **\$262.17** on August 2018 towards the arrearages on or before the last day of each month at the address below;

MidFirst Bank
999 North West Grand Boulevard
Oklahoma City, OK 73118

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 8, 2018

By: /s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 3/29/18

Carol B. McCullough
Carol B. McCullough
Attorney for Debtor

Date: 4/2/18

William C. Miller
William C. Miller
Chapter 13 Trustee

without prejudice to any
trustee rights or remedies

NO OBJECTION

***without prejudice to any
trustee rights or remedies**

ORDER

Approved by the Court this 4th day of April, 2018. However, the court retains discretion regarding entry of any further order.

A handwritten signature in black ink, appearing to be 'ERL', written over a horizontal line.

ERIC L. FRANK
U.S. BANKRUPTCY JUDGE